REMARKS:

Claim Rejections – 35 USC § 103

Claims 16-24 and 35-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over D'Avello in view of Lambert. As to claim 16, the Examiner determined that D'Avello discloses a memory that records information of the mobile terminal as to whether to disable the mobile terminal (col. 15, lines 5-25). Applicant shows as follows the designated portion of D'Avello:

> An example of this remote programming of telephone numbers is shown in FIG. 13. The process is initiated at the registration computer 107 where the mobile unit is called (over one of the telephone trunks linking the registration computer 107 to the radiotelephone system) and data carrier is generated, at 1301. Once the telephone connection is complete and the mobile unit is rung (at 1303) and answers (at 1305), the cradle microprocessor 401 detects the data carrier and generates data carrier (at 1307) via modem 433. This mobile unit generated data carrier is transmitted via the mobile telephone call to the registration computer where it is detected (at 1309). In the example of FIG. 13, the registration computer 107 generates a data message #11 (as defined previously). Message #11 includes the digits of a telephone number to be stored in the memory of the mobile unit and the location number at which the telephone number is to be stored (at 1311). The message of block 1311 is transmitted to the mobile unit where the message is received (at 1313), the telephone number is stored in the designated memory location (at 1315), and the message is acknowledged (at 1317) in a manner described previously.

Applicant asks the Examiner to clarify how the above portion of the specification is related to "information of the mobile terminal as to whether to disable the mobile terminal." In the above amendment, the wording of the limitation has been modified but still keeps the same limiting wording "information as to whether to disable...."

The Examiner further determined that D'Avello discloses a memory control that.....stores in the memory information of the mobile terminal indicating that the

mobile terminal has to disabled (col. 16, lines 1-10 and lines 24-47). Applicant shows as follows the designated portions of D'Avello:

> The receipt of this message at the mobile unit causes the mobile unit to store the digits of the telephone number in the microprocessor 401 EEPROM storage location reserved for registration telephone number 1 (at 1505). The mobile unit then acknowledges the receipt of the message (at 1507). The registration computer, after receipt of the acknowledgment, may proceed in sending other information for programming the microprocessor 401 EEPROM or it may terminate the call (at 1509) as previously described.
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> The status of any of the stored numbers or options may be queried as shown in FIG. 16. The call is made from the registration computer 107 and acknowledged by the mobile unit as previously described. After detection of the data carrier from the mobile unit (at 1601), a message--for example message #5--is transmitted from the registration computer (at 1603) to the mobile unit. Included with the message #5 is a data byte of 14. The mobile unit responds to the reception of the message by reviewing the contents of the memory locations corresponding to the lock options (which is the meaning of data byte 14) and sending the lock option status, phone enable/disable status, and time out lock time to the registration computer (at 1605). The status of other options may be requested serially or interspersed with other data. As shown, a message #5 with a data byte 6 causes the mobile unit to respond with the contents of the memory location corresponding to the registration telephone number 1 (at 1607, 1609) and a message #5 with data byte 9 causes the mobile unit to respond with the stored credit card table (at 1611,1613). When the requested status is complete, a terminate message #4 is transmitted to the mobile unit (at 1615) and both the mobile unit and the registration computer hang up. (underline added)

As Applicant has indicated in the previous responses, claim 16 is directed to a network and not to a terminal. The memory control recited in claim 16 controls the memory in the network and not the memory in the terminal. The above designated portions of the specification only discuss the memory of the terminal and are silent about the memory of the network.

Claim 16 is directed to operations of a network. D'Avello mainly describes the functions and operations of a telephone. Applicant does not believe that

D'Avello discloses or teaches a network memory which stores information of the mobile terminal as to whether to disable the mobile terminal. The only information that the D'Avello network stores is the numbers of stolen credit cards. Lambert is also silent about the network memory recited in claim 16. Therefore, Applicant believes that claim 16 and its dependent claims should be allowable over D'Avello and Lambert.

Applicant notes that Claims 35-38 are also rejected under 35 U.S.C. 103(a) as being unpatentable over D'Avello in view of Lambert. However, the Office Action is totally silent about how D'Avello in combination with Lambert teaches the subject matter recited in claims 35-38. Applicant thus requests the Examiner's explanation regarding how D'Avello in combination with Lambert teaches the subject matter recited in claims 35-38.

Claim Rejections – 35 USC § 103

Claims 35-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over D'Avello in view of Ahuja. The Examiner determined that D'Avello discloses a memory that stores information for effecting financial services provided by multiple financial institutions (col. 5, lines 1-31 and cold. 15, lines 1-38). Applicant shows as follows the designated portions of D'Avello:

> The control unit 203 is shown in block diagram form in FIG. 4. A cradle microprocessor 401 (which may be a 68HC11 or equivalent type having internal EEPROM) is coupled to the three wire bus lines TRU, CMP, and RTN from the logic unit 209 microprocessor 301 and executes the program steps stored in EPROM memory 403. A second microprocessor 405 is located in a handset portion 407 of the control unit and communicates with the cradle microprocessor 401 via another three wire bus. The handset microprocessor 405 strobes the pushbutton keys of a telephone dialing keypad 409 for any dialing activity by the user and provides output information to handset indicators 411 and a multidigit display 413 through display drivers 415.
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> Audio is routed from the radio receiver 205 to the transducer 417 in the handset via the receiver mute switch 419 and multiplexer 425 in the cradle (which is controlled by the cradle microprocessor 401). The received audio is also routed to the cradle speaker 421 via

audio amplifier 423 and multiplexer 425 for inclusion of user feedback generated by tone generator 427.

Audio is routed from the handset microphone 429 through cradle microprocessor 401 controlled muting switch 431 to the radio transmitter 207 for transmission. Data for registration and control generated by microprocessor 401 for transmission is converted to a radio-compatible format by modem 433. Data received by the radio receiver 205 during the registration sequence and other credit card control processes is converted by modem 433 and presented to cradle microprocessor 401 for further processing. (col. 5, lines 1-31).

The system of the present invention has the unique capability of accepting telephone numbers and other programming information at the mobile unit for storage in the logic unit microprocessor 301 and the cradle microprocessor 401 when transmitted from the base. Further, the programmed information may be recalled from the mobile unit memory and repeated to the base. An example of this remote programming of telephone numbers is shown in FIG. 13. The process is initiated at the registration computer 107 where the mobile unit is called (over one of the telephone trunks linking the registration computer 107 to the radiotelephone system) and data carrier is generated, at 1301. Once the telephone connection is complete and the mobile unit is rung (at 1303) and answers (at 1305), the cradle microprocessor 401 detects the data carrier and generates data carrier (at 1307) via modem 433. This mobile unit generated data carrier is transmitted via the mobile telephone call to the registration computer where it is detected (at 1309). In the example of FIG. 13, the registration computer 107 generates a data message #11 (as defined previously). Message #11 includes the digits of a telephone number to be stored in the memory of the mobile unit and the location number at which the telephone number is to be stored (at 1311). The message of block 1311 is transmitted to the mobile unit where the message is received (at 1313), the telephone number is stored in the designated memory location (at 1315), and the message is acknowledged (at 1317) in a manner described previously. The acknowledgment is received at the registration computer (at 1319) and the registration computer 107 sends (at 1321) a termination message, (#4) to the mobile unit. Upon receipt of the termination message, the mobile unit hangs up (at 1323). The registration computer hangs up (at 1325) after the transmission of message #4. If an acknowledgment of message reception is not received (at block 1319) by the registration computer 107 in a predetermined amount of time selected by the system operator, the process of sending message #11 is repeated. (col. 15, lines 1-38)

Applicant kindly ask the Examiner to clarify how the above portion of the specification is related to "a memory that stores information for effecting financial services provided by multiple financial institutions" recited in claim 16 of the present application.

The Examiner further determined that D'Avello discloses that an instrument adapted to be used with an external instrument reader (col. 5, lines 31-60). Applicant shows as follows the designated portion of D'Avello:

> Information is read from the appropriate track of a magnetically encoded credit card stripe by a conventional card reading mechanism 435. This information is presented to the cradle microprocessor 401 for use which will be described later. Additional inputs are received from the handset on-hook/off-hook hookswitch (HKS), vehicle door switch, and telephone lock switch. Indicators on the cradle are driven by cradle microprocessor 401 via latch circuit 437.
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> One physical implementation of a control unit 203 is shown diagramatically in FIG. 5. This unit is similar to that shown in U.S. patent application Ser. No. 042,787 filed on Apr. 27, 1987 in behalf of Pulio, et al. The control unit may consist of a cradle 501, a handset 407, and a magnetic stripe card reader 435. Of particular interest to the user are the keypad 409 (which utilizes, in the preferred embodiment, 12 keys corresponding to the numbers 0 through 9 and the "*" and "#" keys arranged in standard telephone orientation and the vacuum fluorescent display 413 (which in the preferred embodiment has the capability of displaying 14 characters of 7 segments each, although other types of displays with other combinations of characters and segments may be employed), and operational function lights "In Use" 511, "No Svc" 513, and "Roam" 515. Additional indicators are located on the cradle 501: a "Slide Card" light 517, a "Pls Wait" light 519, a "Lift Rcvr" light 521, and a "Sorry" light 523. The telephone lock switch 525 is also located on the cradle 501.

The above portion of the specification indicates that the D'Avello telephone has a card reader 435 which reads a user's credit card. In D'Avello, the card reader is an integral part of the telephone which is used to read a user's credit card. Please note that in the present invention, an instrument is adapted to be used with an external instrument reader, such as a card reader, and that the instrument recited in the present

invention is not a card reader. The instrument recited in the present invention is something used with a card reader, e.g., a magnetic card.

The Examiner further determined that D'Avello discloses that an information reader that selectively reads out information from the memory according to a selection of a financial institution among the multiple financial institutions (clol. 5, lines 40-60, col. 6, lines 44-67). Applicant shows as follows the designated portions of D'Avello:

> One physical implementation of a control unit 203 is shown diagramatically in FIG. 5. This unit is similar to that shown in U.S. patent application Ser. No. 042,787 filed on Apr. 27, 1987 in behalf of Pulio, et al. The control unit may consist of a cradle 501, a handset 407, and a magnetic stripe card reader 435. Of particular interest to the user are the keypad 409 (which utilizes, in the preferred embodiment, 12 keys corresponding to the numbers 0 through 9 and the "*" and "#" keys arranged in standard telephone orientation and the vacuum fluorescent display 413 (which in the preferred embodiment has the capability of displaying 14 characters of 7 segments each, although other types of displays with other combinations of characters and segments may be employed), and operational function lights "In Use" 511, "No Svc" 513, and "Roam" 515. Additional indicators are located on the cradle 501: a "Slide Card" light 517, a "Pls Wait" light 519, a "Lift Rcvr" light 521, and a "Sorry" light 523. The telephone lock switch 525 is also located on the cradle 501. (col. 5, 40-60)
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> The registration process is controlled by the cradle microprocessor 401 and its associated memory 403. In a preferred embodiment, three telephone numbers are stored for use in calling the registration computer 107 as part of the registration process. A first step in the process (at 713) is the dialing of registration number one. This is accomplished by causing the transceiver logic unit 209 to retrieve the telephone number from microprocessor 401 memory EEPROM. The transceiver 201 is then caused to transmit and receive in conventional fashion. Also, as par of step 713, the unit recalls the call timer "odometer" (which is the cumulative number of minutes of air time used by this transceiver since the transceiver was manufactured). This "odometer" information can be used by the registration computer to determine how many minutes of user-placed telephone calls have occurred since the last registration. When carrier is received back from the registration computer 107 the "card information" message is sent (at 715) to the registration

> computer 107. The "card information" message essentially is track two of the credit card magnetic stripe; addition description of the "card information" message is given below. When an acknowledge message is received from the registration computer 107, another message, which is referred to as the "mobile information" message, is transmitted by the mobile unit at 717 to the registration computer 107. (col. 6, lines 44-67).

Applicant kindly ask the Examiner to clarify how the above portions of the specification are related to "an information reader that selectively reads out information from the memory according to a selection of a financial institution among the multiple financial institutions."

The Examiner further determined that D'Avello discloses that an instrument control that reconfigures the instrument (col. 12 through col. 13, lines 64-11). Applicant shows as follows the designated portion of D'Avello:

> The mobile transceiver transmits the credit card information read from a user's credit card magnetic track, information identifying the mobile unit, and other miscellaneous information to the registration computer 107 as described above. The registration computer 107 updates the microprocessor clock in the control unit and, inter alia, allows or disallows the user to place calls. The registration computer 107 may also program the features of the control unit microprocessor system to provide remotely controlled features of the credit card system and program the repertory phone number list of the mobile transceiver logic unit 209. The control unit 203 needs to know such information as the telephone numbers of the registration computer, the prefixes of the credit card identification which should be accepted by the unit, and which lockout triggers should be enabled.

The above paragraph discusses that the mobile transceiver transmits the credit card information read from a user's credit card to the registration computer. In claim 35, the instrument control reconfigures the instrument. Applicant does not believe that the above paragraph discloses or teaches a reconfiguration of the instrument.

As discussed above, contrary to the Examiner's determinations, Applicant does not believe that D'Avello shows or teaches the above limitations of claim 35.

Claim 35 calls for an instrument adapted to be used with an external instrument reader. The instrument is, for instance in the embodiment, a universal magnetic card, and the external instrument reader is, for instance in the embodiment, a cash register placed in a retailer store. Claim 35 also calls for an instrument control that reconfigures the instrument, based on the readout information, for effecting the financial services provided by the selected financial institution. In the embodiment of the present invention, all of the contract information is stored in a wireless telephone. A user of the wireless telephone may be contracted with multiple card companies. When the user selects one card company, for instance VISA, the contract information regarding VISA is readout from the memory and recorded on the universal card. The universal card can thereby be used as a VISA card. More specifically, in the embodiment, according to a selection of a card company by the user, the wireless telephone reconfigures the universal card into a specific credit card. Both D'Avello and Ahuja are silent about the subject matter recited in claim 35. Therefore, claims 35-38 should be patentable over D'Avello and Ahuja.

Respectfully submitted,

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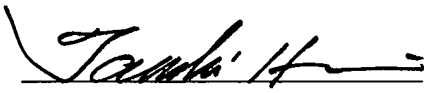

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